

United States Bankruptcy Court

Eastern District of Wisconsin

Case No. 09-28319-jes

Chapter 7

In re Debtor(s) (name(s) used by the debtor(s) in the last 8 years, including married, maiden, trade, and address):

Mareno Marcellus Rathell
6151 W. Bradly Road
#314
Milwaukee, WI 53223

Social Security / Individual Taxpayer ID No.:

xxx-xx-0701

Employer Tax ID / Other nos.:

DISCHARGE OF DEBTOR

It appearing that the debtor is entitled to a discharge,

IT IS ORDERED:

The debtor is granted a discharge under section 727 of title 11, United States Code, (the Bankruptcy Code).

BY THE COURT

Dated: 10/5/09

James E. Shapiro
United States Bankruptcy Judge

SEE THE BACK OF THIS ORDER FOR IMPORTANT INFORMATION.

EXPLANATION OF BANKRUPTCY DISCHARGE IN A CHAPTER 7 CASE

This court order grants a discharge to the person named as the debtor. It is not a dismissal of the case and it does not determine how much money, if any, the trustee will pay to creditors.

Collection of Discharged Debts Prohibited

The discharge prohibits any attempt to collect from the debtor a debt that has been discharged. For example, a creditor is not permitted to contact a debtor by mail, phone, or otherwise, to file or continue a lawsuit, to attach wages or other property, or to take any other action to collect a discharged debt from the debtor. *[In a case involving community property:* There are also special rules that protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.] A creditor who violates this order can be required to pay damages and attorney's fees to the debtor.

However, a creditor may have the right to enforce a valid lien, such as a mortgage or security interest, against the debtor's property after the bankruptcy, if that lien was not avoided or eliminated in the bankruptcy case. Also, a debtor may voluntarily pay any debt that has been discharged.

Debts That are Discharged

The chapter 7 discharge order eliminates a debtor's legal obligation to pay a debt that is discharged. Most, but not all, types of debts are discharged if the debt existed on the date the bankruptcy case was filed. (If this case was begun under a different chapter of the Bankruptcy Code and converted to chapter 7, the discharge applies to debts owed when the bankruptcy case was converted.)

Debts That are Not Discharged

Some of the common types of debts which are not discharged in a chapter 7 bankruptcy case are:

- a. Debts for most taxes;
- b. Debts incurred to pay nondischargeable taxes;
- c. Debts that are domestic support obligations;
- d. Debts for most student loans;
- e. Debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- f. Debts for personal injuries or death caused by the debtor's operation of a motor vehicle, vessel, or aircraft while intoxicated;
- g. Some debts which were not properly listed by the debtor;
- h. Debts that the bankruptcy court specifically has decided or will decide in this bankruptcy case are not discharged;
- i. Debts for which the debtor has given up the discharge protections by signing a reaffirmation agreement in compliance with the Bankruptcy Code requirements for reaffirmation of debts; and
- j. Debts owed to certain pension, profit sharing, stock bonus, other retirement plans, or to the Thrift Savings Plan for federal employees for certain types of loans from these plans.

This information is only a general summary of the bankruptcy discharge. There are exceptions to these general rules. Because the law is complicated, you may want to consult an attorney to determine the exact effect of the discharge in this case.

CERTIFICATE OF NOTICE

District/off: 0757-2
Case: 09-28319

User: admin
Form ID: bl8

Page 1 of 1
Total Noticed: 12

Date Rcvd: Oct 05, 2009

The following entities were noticed by first class mail on Oct 07, 2009.

db +Mareno Marcellus Rathell, 6151 W. Bradley Road, #314, Milwaukee, WI 53223-3449
5975777 +Aid Associates, c/o T Mobile, 370 7th Ave Ste 1500, New York, NY 10001-3901
5975776 Anderson Financial, c/o Dish Network, PO Box 3097, Bloomington, IL 61702-3097
6010829 Capital Recovery III LLC, c/o Recovery Management Systems Corp., Attn: Ramesh Singh,
25 SE 2nd Avenue, Suite 1120, Miami, FL 33131-1605
5985859 +ER Solutions, 500 SW 7th St., Renton, WA 98057-2983
5975775 +Schelble & Podbielski, C/O Ford Motor Credit, 622 N. Water Street Suite 400,
Milwaukee, WI 53202-4909
5985860 +Southwest Collections SVC, 635 N Main St., Orange, CA 92868-1100

The following entities were noticed by electronic transmission on Oct 05, 2009.

cr +EDI: RMSC.COM Oct 05 2009 19:13:00 GE Money Bank, Attn: Ramesh Singh,
25 S.E. 2nd Avenue, Suite 1120, Miami, FL 33131-1605
5985857 EDI: CAPITALONE.COM Oct 05 2009 19:13:00 Capital One Bank, PO Box 85064,
Glen Allen, VA 23058
5975778 +EDI: AMINFOP.COM Oct 05 2009 19:14:00 First Premier, 900 Delaware Suite 7,
Sioux Falls, SD 57104-0337
6009877 EDI: RECOVERYCORP.COM Oct 05 2009 19:13:00 Recovery Management Systems Corporation,
25 S.E. 2nd Avenue, Suite 1120, Miami, FL 33131-1605
5985858 +EDI: RESURGENT.COM Oct 05 2009 19:13:00 Sherman Acquisitions, C/O Sears, PO Box 740281,
Houston, TX 77274-0281

TOTAL: 5

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

5985855* +Aid Associates, C/O T Mobile, 370 7th Ave Ste 1500, New York, NY 10001-3901
5985854* Anderson Financial, C/O Dish Network, PO Box 3097, Bloomington, IL 61702-3097
5985856* +First Premier, 900 Delaware Suite 7, Sioux Falls, SD 57104-0337
5985853* +Schelble & Podbielski, C/O Ford Motor Credit, 622 N. Water Street Suite 400,
Milwaukee, WI 53202-4909

TOTALS: 0, * 4

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 9): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Oct 07, 2009

Signature:

